

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Wolzenski, Bernard H., et al.

Serial No.: 09/717,189

Filed: November 21, 2000

Confirmation No.: 9504

Examiner: Graham, C.

Art Unit: 3628

For: Process for Comprehensive Financial and Estate Planning

SUBMISSION OF SUBSTITUTE SPECIFICATION

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant hereby submits the attached substitute specification pursuant to 37 C.F.R. § 1.125.

A marked-up copy of the original specification is attached hereto as Exhibit A (1 pg. cover plus 22 pgs.). The revised specification is attached hereto as Exhibit B (1 pg. cover plus 25 pgs.). No new matter is added to the specification.

Respectfully submitted,

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**Certificate of E-Filing**

I hereby certify that this correspondence is being e-filed with the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 21, 2006.

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